

### **REMARKS/ARGUMENTS**

The Office Action mailed on October 27, 2009 ("Office Action") has been reviewed, and in view of the following remarks, reconsideration and allowance of all of the claims pending in the application are respectfully requested. Claims 1-18, 49, and 63-75 are pending. Claims 19-48 and 50-62 are canceled.

#### **I. THE ALLOWANCE OF CLAIMS 1-18 AND THE ALLOWABILITY OF CLAIMS 46-59**

Applicants note with appreciation the indication on page 2 of the Office Action that claims 1-18 have been allowed. Applicants note with equal appreciation the indication on page 2 of the Office Action that claims 46-59 would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims and pending the withdrawal of the 35 U.S.C. § 112, second paragraph rejections. Claims 46-48 and 50-59 have been cancelled. New claims 63-75 have been added in accordance with the Examiner's instructions including rewriting the limitations of claims 46-59 in independent form including all of the limitations of the base claim and any intervening claims, and thus should now be allowable. Claims 63-75 contain the limitations indicated by the Examiner including "establishing a client bank subsystem," "establishing a plurality of customer accounts," and "establishing a provider bank subsystem." Applicants note that claim 49 depends from claim 1, an allowed claim, and thus claim 49 should be allowable by virtue of its dependency on claim 1. Acknowledgment of same is respectfully requested.

**II. REJECTIONS OF CLAIMS 45-59 UNDER 35 U.S.C. § 112, SECOND PARAGRAPH**

Claims 45-59 are currently rejected under 35 U.S.C. § 112, second paragraph as being allegedly being incomplete for missing essential steps.

Claims 45-48, and 50-59 have been cancelled. As stated above, claim 49 depends from claim 1, an allowed claim, and thus claim 49 should be allowable by virtue of its dependency on claim 1. Accordingly, Applicants respectfully submit that the rejection of claims 45-59 under 35 U.S.C. § 112, second paragraph is now moot. Applicants respectfully request the withdrawal of the rejection of claims 45-59 under 35 U.S.C. § 112, second paragraph.

**CONCLUSION**

In view of the foregoing amendments and arguments, it is respectfully submitted that this application is now in condition for allowance. If the Examiner believes that prosecution and allowance of the application will be expedited through an interview, whether personal or telephonic, the Examiner is invited to telephone the undersigned with any suggestions leading to the favorable disposition of the application.

It is believed that only a fee for a one-month extension of time is required for this response. If it is determined that additional fees are due, the Commissioner is hereby authorized to charge such fees to the undersigned's Deposit Account No. 50-0206 accordingly.

Respectfully submitted,

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Dated: February 25, 2010

By:



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